

# GEOGRAPHIC LOYALTY SYSTEM AND METHOD

## Abstract

The invention facilitates a loyalty system which is associated with pre-determined geographic locations and/or services and goods offered in a specific geographic area. The system is configured with one product platform with a modularized approach to facilitate the development of market specific rewards and communication materials. The loyalty points may be earned within a specific geographic location, then redeemed in one geographic location, a subset of locations or without restrictions. Similarly, the loyalty points may be earned in one geographic location, a subset of locations or without restrictions, then redeemed only in a specific geographic location. The geographic features of the system may be implemented using existing data that is associated with geographic areas such as, for example, zip codes, retailer identification codes, service establishment codes and/or the like. The geographic area information may be associated with the consumer, merchant, processing system and/or any other part of the overall system.